Case 2:18-bk-10263-WB Doc 1 Filed 01/09/18 Entered 01/09/18 10:57:40 Desc Main Document Page 1 of 11

Fill in this information to identify your case:		l ,		
United States Bankruptcy Court for the:			FILED	
Central District of California			IAN a C cora	
Case number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	CL CEN BY	JAN 0 9 2018 LERK U.S. BANKRUPTCY COURT OF CALIFORNIA Deputy Gleck if this is	
	•		amended filing	

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

art 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name		
Write the name that is on your	John	
government-issued picture identification (for example, your driver's license or	First name	First name
passport).	Middle name	Middle name
Bring your picture	Blanco	
identification to your meeting with the trustee.	Last name	Last name
	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you	enga kawan mentutuh sebesah sebesah sebagai sebagai kencepanan terbih sebesah sebenya kenterbahan sebesah sebesah	 A LIMBON MARKET LANGE CONTROL (1995)
have used in the last 8 years	First name	First name
Include your married or maiden names.	Middle name	Middle name
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
ing a minor virga a possession and a page ordered in the control of the second of the	eksternal – gan vilke kirja dan derig kerig dianam dian heripekseksina (gan vil) – ke eksternat v	uder vivivas amerikas programinas vivivas paramakas paramakas paramakas paramakas vivivivi (12 jm., 1 m.).
Only the last 4 digits of your Social Security	xxx - xx - <u>4</u> <u>5</u> <u>1</u> <u>2</u>	xxx - xx
number or federal	OR	OR
Individual Taxpayer Identification number (ITIN)	9 xx - xx	9 xx - xx

Debtor 1 JC	hn Blanco			Case number (if known)		
First	Name Middle N	ame Last Name		No. 1		
	ng komming ng kayang kapan ay kalabah kalab	About Debtor 1:	stropers <u>tes top</u> a gina entre mover ou amonthologies in in programment in programment in programment in programment in the contract of the co	About Debtor 2 (Spo	use Only in a Joint Ca	ase):
		☑ I have not used any be	usiness names or EINs.	☑ I have not used an	ly business names or E	ilNs.
the last 8 y		Business name		Business name		
Include trade	names and			4		
5 g		Business name		Business name		
		EIN		EIN		
		EIN		EIN		
5. Where you	live	angerennskepearete en troppy van 1971 in 1982 totalogse v	இந்த நெற்றுள்ளது. அது புபல பி.மு. பி.பி. பெற்ற உண்ணிய பலின்றாகிகள்ளது. இந்தனர் வ	If Debtor 2 lives at a	different address:	ta i i i se i
		112 W. Oakmont Dr				
		Number Street		Number Street		
		Montebello City	CA 90640 State ZIP Code	City	State Z	ZIP Code
		Los Angeles		•		
		County		County		
		If your mailing address i above, fill it in here. Note any notices to you at this r	e that the court will send		address is different from the court will say the court will be court with the court will be court with the court will be court with the court will be court will be court with the court will be come and the court will be court will be court will be court will be compared with the court will be court will be compared with the court will be compared with th	
		Number Street		Number Street		
		P.O. Box		P.O. Box		
		City	State ZIP Code	City	State Z	IP Code
		Check one:	and the second of the second o	Check one:		
this district bankruptcy	to file for	Over the last 180 days I have lived in this distr	before filing this petition, rict longer than in any	☑ Over the last 180 d	ays before filing this pe district longer than in ar	etition, ny
		I have another reason. (See 28 U.S.C. § 1408	Explain. 3.)	I have another reas (See 28 U.S.C. § 1		

Debto	T 1 John Blanco First Name Middle Nai	me	Last Name		Case number (if ki	nown)
Part	2: Tell the Court Abou	ut Your E	Bankruptcy Case			
	he chapter of the ankruptcy Code you		one. (For a brief descriptio			U.S.C. § 342(b) for Individuals Filing
aı	re choosing to file	☐ Cha		, ,	•	
u	nder	☐ Cha				
		☐ Cha				
		☑ Cha	•			
8. H	ow you will pay the fee	loca your subn with I ne App I rec By I less pay	Il court for more details rself, you may pay with mitting your payment o a pre-printed address. ed to pay the fee in in lication for Individuals quest that my fee be waw, a judge may, but is than 150% of the office	about how you not cash, cashier's con your behalf, you not pay The Filing waived (You may a not required to, vial poverty line the control of the control of the control of the control of the cash of	nay pay. Typicall theck, or money ur attorney may p u choose this op Fee in Installme request this opt waive your fee, a at applies to you nis option, you m	eck with the clerk's office in your ly, if you are paying the fee order. If your attorney is pay with a credit card or check of one of the control of the co
ba	ave you filed for ankruptcy within the st 8 years?	☑ No ☐ Yes.	District	When	MM / DD / YYYY	Case number
			District	When	MM / DD / YYYY	Case number
	re any bankruptcy ases pending or being	M No				
fil	ed by a spouse who is	Yes.	Debtor			Relationship to you
yo pa	ot filing this case with ou, or by a business artner, or by an filiate?		District	When	MM / DD / YYYY	Case number, if known
aı	imate:		Debtor			Relationship to you
			District	When		Case number, if known
					MM / DD / YYYY	
	o you rent your sidence?	☑ No. ☐ Yes.	Go to line 12. Has your landlord obtain residence?			and do you want to stay in your
			No. Go to line 12.			
			Yes. Fill out <i>Initial Si</i> this bankruptcy petit		Eviction Judgment	Against You (Form 101A) and file it with

Debtor 1	John Blanco First Name Middle Name	e	Last Name		Case num	ber (if known)_			
	•								
Part 3:	Report About Any B	usiness	es You Own as a So	e Proprieto	r				
of an	ou a sole proprietor y full- or part-time ness?	*****	Go to Part 4. Name and location of bu	siness					
busine individ separ	e proprietorship is a ess you operate as an dual, and is not a ate legal entity such as poration, partnership, or		Name of business, if any Number Street						
sole p separ	have more than one proprietorship, use a late sheet and attach it		Number Street						
to this	s petition.		City		Si	tate	ZIP Code		
			Check the appropriate be	ox to describe	your business:				
			☐ Health Care Busines	s (as defined i	n 11 U.S.C. § 101	(27A))			
			☐ Single Asset Real Es	state (as define	ed in 11 U.S.C. §	101(51B))			
			☐ Stockbroker (as defin	ned in 11 U.S.0	C. § 101(53A))				
			☐ Commodity Broker (a	as defined in 1	1 U.S.C. § 101(6))			
			☐ None of the above						
Chap Bank are y debt For a busing	you filing under oter 11 of the cruptcy Code and you a small business or? definition of small ess debtor, see S.C. § 101(51D).	can set most recany of the	e filing under Chapter 11 appropriate deadlines. If sent balance sheet, state less documents do not ell am not filing under Chall am filing under Chapte the Bankruptcy Code.	you indicate the ment of operation xist, follow the opter 11.	at you are a small ions, cash-flow sta procedure in 11 L	l business atement, a J.S.C. § 1	debtor, you mand federal inc 116(1)(B).	nust attach your come tax return or it	f
		☐ Yes.	I am filing under Chapter Bankruptcy Code.	r 11 and I am a	small business d	lebtor acc	ording to the o	definition in the	
Part 4:	Report if You Own	or Have	Any Hazardous Prop	erty or Any	Property That	Needs I	mmediate A	Attention	
•	ou own or have any	☑ No							
alleg of im ident publi	erty that poses or is ed to pose a threat minent and ifiable hazard to to health or safety? byou own any	☐ Yes.	What is the hazard?						
prop	erty that needs ediate attention?		If immediate attention is	s needed, why	is it needed?				
perish that m	kample, do you own hable goods, or livestock hust be fed, or a building heeds urgent repairs?								
			Where is the property?	Number	Street				
				City			State	ZIP Code	

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Debtor 1

John Blanco
rst Name Middle Name Last Name

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	t D	eb	tor	1:

You must check one

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required	to receive a	briefing	about
credit counseling	because of	:	

☐ Incapacity. I have

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1	John Blanco First Name Middle Name	e Last Name	Case number (if kno	wn)			
Part 6	6: Answer These Ques	stions for Reporting Purpo	ses				
	nat kind of debts do		arily consumer debts? Consumer deb				
yo	u have?	No. Go to line 16b.✓ Yes. Go to line 17.					
			arily business debts? Business debts investment or through the operation of the				
		□ No. Go to line 16c.□ Yes. Go to line 17.					
		16c. State the type of debts yo	ou owe that are not consumer debts or bus	siness debts.			
	e you filing under apter 7?	No. I am not filing under 0	Chapter 7. Go to line 18.				
	you estimate that after y exempt property is	Yes. I am filing under Chap administrative expens	pter 7. Do you estimate that after any exer ses are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?			
exe	cluded and	☐ No					
are ava	ministrative expenses e paid that funds will be ailable for distribution unsecured creditors?	Yes .	No. of the control of				
	w many creditors do	₫ 1-49	1,000-5,000	25,001-50,000			
you	u estimate that you e?	☐ 50-99 ☐ 100-199	5,001-10,000 10,001-25,000	50,001-100,000 More than 100,000			
		200-999	10,001-25,000	intole than 100,000			
19. Ho	w much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	■ \$500,000,001-\$1 billion			
est	timate your assets to	∡ \$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
be	worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion			
e	and the second of the second o	□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion			
	w much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion			
	imate your liabilities be?	\$50,001-\$100,000 \$100,001-\$500,000	□ \$10,000,001-\$50 million □ \$50,000,001-\$100 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion			
		\$100,001-\$500,000 \$500,001-\$1 million	\$100,000,001-\$100 million	More than \$50 billion			
Part 7	Sign Below	— \$555,551 \$1 \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\	_				
For yo	ou	I have examined this petition, correct.	and I declare under penalty of perjury that	the information provided is true and			
			Chapter 7, I am aware that I may proceed, I understand the relief available under ea				
		this document, I have obtained	nd I did not pay or agree to pay someone d and read the notice required by 11 U.S.C	C. § 342(b).			
		· ·	with the chapter of title 11, United States C				
		I understand making a false st with a bankruptcy case can re: 18 U.S.C. §§ 152, 1341, 159	sult in fines up to \$250,000, or imprisonme	money or property by fraud in connection ent for up to 20 years, or both.			
		* ph B	ko ×_				
		Signature of Debtor 1	Signature	e of Debtor 2			
		Executed on 01/09/201	8 Executed	d on			

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Debtor 1 John Blanco First Name Middle N	Case Humber (if known)
For you if you are filing this bankruptcy without an attorney	The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.
If you are represented by an attorney, you do not need to file this page.	To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.
	You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.
	If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?
	☐ No ☑ Yes
	Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? □ No
	☑ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy form ☑ No □ Yes. Name of Person
	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.
	Signature of Debtor 1 Signature of Debtor 2
	Date 01/09/2018 Date MM / DD / YYYY

Contact phone

Email address

Cell phone

Contact phone

Email address

Cell phone

Fill in this information to identify your case and this	s filing:		
The first the throughout the first throughout the first through th	Simily.		
Debtor 1 John Blanco First Name Middle Name	Last Name		
Debtor 2			
(Spouse, if filing) First Name Middle Name	Last Name		
United States Bankruptcy Court for the: Central District	or California		
Case number			Check if this is an
		_	amended filing
Official Form 106A/B			
Schedule A/B: Propert	У		12/15
category where you think it fits best. Be as complete responsible for supplying correct information. If m write your name and case number (if known). Answert 1: Describe Each Residence, Building, 1. Do you own or have any legal or equitable interests.	ore space is needed, attach a separate sheet to the ver every question. Land, or Other Real Estate You Own or Have	is form. On the top of a	
 Do you own or nave any legal or equitable intere □ No. Go to Part 2. 	st in any residence, building, land, or similar prop	erty?	
☐ Yes. Where is the property?			
	What is the property? Check all that apply.	Do not deduct secured cla	aims or exemptions. Put
1.1 8212 Regnecy St	Single-family home Duplex or multi-unit building	the amount of any secure Creditors Who Have Clair	
Street address, if available, or other description	 ☐ Duplex or multi-unit building ☐ Condominium or cooperative 	Current value of the	Current value of the
	Manufactured or mobile home	entire property?	portion you own?
	Land	\$200,000.00	\$ 200,000.00
La Palma CA 90623	☐ Investment property ☐ Timeshare	Describe the nature of	of your ownership
City State ZIP Code	Other	interest (such as fee the entireties, or a life	
	Who has an interest in the property? Check one.	·	,
	☑ Debtor 1 only		*************************************
County	Debtor 2 only	Check if this is co	mmunity property
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	(see instructions)	31 1 3
	Other information you wish to add about this it	em, such as local	
If we have a second the second that he second	property identification number:		
If you own or have more than one, list here:	What is the property? Check all that apply.	Do not deduct secured cla	eims or exemptions. Put
	☐ Single-family home	the amount of any secure Creditors Who Have Clair	d claims on Schedule D:
1.2. Street address, if available, or other description	Duplex or multi-unit building		
	Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	☐ Land	\$	\$
	Investment property	Describe the nature of	of your ownership
City State ZIP Code	Timeshare	interest (such as fee	simple, tenancy by
	☐ Other Other Check one.	the entireties, or a life	e estate), if known.
	Debtor 1 only		
County	Debtor 2 only		
County	Debtor 1 and Debtor 2 only	☐ Check if this is co	mmunity property
	☐ At least one of the debtors and another	(see instructions)	
	Other information you wish to add about this ite property identification number:		

Fill in this information to identify your cas	e:			
John Planco				
Debtor 1 First Name Middle N	Jame Last Name			
Debtor 2 Spouse, if filing) First Name Middle N	Jame Last Name			
Inited States Bankruptcy Court for the: Central				
	District of Camorria			
ase number f known)				if this is an ed filing
			ameno	ea iiiiig
Official Form 106D				
Schedule D: Creditor	s Who Have Claims Secur	ed by Prop	perty	12/15
	If two married people are filing together, both are e y the Additional Page, fill it out, number the entries,			
idditional pages, write your name and cas		and attach it to this	iomi. On the top of	апу
De anno anditana tanan alahan arang dalam				
Do any creditors have claims secured by	ry your property? n to the court with your other schedules. You have noth	ing also to report on t	hic form	
Yes. Fill in all of the information below.	n to the court with your other schedules. You have not	ling else to report on t	nis iom.	
163. I ill ill all of the illionnation below.			•	
art 1: List All Secured Claims				
		Column A	Column B	Column C
	nore than one secured claim, list the creditor separately	Amount of claim	Value of collateral	Unsecure
	as a particular claim, list the other creditors in Part 2. habetical order according to the creditor's name.	Do not deduct the value of collateral.	that supports this claim	portion
· ·	and the state of t	value of collateral.		If any
US Bank Natl Assn	Describe the property that secures the claim:	\$ 200,000.00	\$ 200,000.00	\$ <u>0.0</u>
Creditor's Name 27455 Tierra Alta Way "B"	8212 Regency St			
Number Street	La Palma, CA 90623			
	As of the date you file, the claim is: Check all that apply	ment I		
	Contingent			
Temecula CA 92590 City State ZIP Code	Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured car loan)			
Debtor 2 only Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
	Other (including a right to offset)	_		
■ Check if this claim relates to a community debt Community Communi				
Date debt was incurred 12/27/2005	Last 4 digits of account number 3 2 1 5			
	Describe the property that secures the claim:	\$	\$	\$
Creditor's Name	270 9 70 -			
Number Street	As of the date you file, the claim is: Check all that apply			
	Contingent			
	Unliquidated			
City State ZIP Code	☐ Disputed			
Vho owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit			
At least one of the debtors and another	Other (including a right to offset)			
Check if this claim relates to a	— Other (mediating a right to offset)	_		
community debt				
Date debt was incurred	Last 4 digits of account number			

John Blanco 112 W. Oakmont Dr Montebello, CA 90640

In Pro Per

Chapter 13 Trustee Kathy A. Dockery 700 S. Flower St Los Angeles, CA 90014 US Bank Natl Assn The Mortgage Law Firm, PLC 27455 Tierra Alta Way "B" Temecula, CA 92590